

Information to identify the case:

Debtor 1	<u>Julie Shank-Michaux</u>	Social Security number or ITIN	xxx-xx-0427
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22499-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Julie Shank-Michaux

6/21/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Julie Shank-Michaux
 Debtor

Case No. 16-22499-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db +Julie Shank-Michaux, 905 Southridge Road, Apt. B102, Delray Beach, FL 33444-8104
 cr +Peoples Natural Gas Company, LLC, Attention: Barbara Rodgers, Bankruptcy Department,
 205 North Main Street, Butler, PA 16001-4904
 14325336 +BMO Harris Bank, N.A., P.O. Box 2035, Milwaukee, WI 53201-2035
 14255366 Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
 14255371 Chase, PO Box 722929, Houston, TX 77272-2929
 14255372 +Comcast, 300 Corliss Street, Pittsburgh, PA 15220-4864
 14319692 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14315472 +Franklin Regional Schools Federal Credit Union, 4068 Bushy Run Road,
 Jeannette, PA 15644-4548
 14255373 +Harris Bank, 1200 E. Warrendale Road, 3C, Naperville, IL 60563-3529
 14255376 +Macy's, PO Box 790208, Saint Louis, MO 63179-2000
 14324867 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 14255377 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14325644 +PNC Bank, National Association, c/o PNC Mortgage, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 14266194 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849,
 Dallas, TX 75380-0849
 14280490 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 22 2019 02:17:36 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14255365 EDI: BANKAMER.COM Jun 22 2019 06:03:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 14255369 EDI: CAPITALONE.COM Jun 22 2019 06:03:00 Capital One, PO Box 71083,
 Charlotte, NC 28272-1083
 14280151 EDI: CAPITALONE.COM Jun 22 2019 06:03:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14304392 EDI: BL-BECKET.COM Jun 22 2019 06:03:00 Capital One NA, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14255370 EDI: RMSC.COM Jun 22 2019 06:03:00 Care Credit, c/o Synchrony Bank, PO Box 960061,
 Orlando, FL 32896-0061
 14312687 +E-mail/Text: kburkley@bernsteinlaw.com Jun 22 2019 02:18:24 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14255374 E-mail/Text: BKRMailOPS@weltman.com Jun 22 2019 02:17:24 Kay's, PO Box 740425,
 Cincinnati, OH 45274-0425
 14255375 E-mail/Text: bncnotices@becket-lee.com Jun 22 2019 02:17:14 Kohl's Credit, PO Box 3043,
 Milwaukee, WI 53201-3043
 14305260 +EDI: MID8.COM Jun 22 2019 06:03:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 14361853 EDI: NAVIENTFKASMSERV.COM Jun 22 2019 06:03:00 Navient PC trust,
 c/o Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
 14325122 EDI: PRA.COM Jun 22 2019 06:03:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14290053 EDI: Q3G.COM Jun 22 2019 06:03:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,
 PO Box 788, Kirkland, WA 98083-0788
 14296442 +E-mail/Text: bncmail@w-legal.com Jun 22 2019 02:18:05 TD BANK USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14255378 EDI: WTRRNBNBANK.COM Jun 22 2019 06:03:00 Target Red Card, PO Box 660170,
 Dallas, TX 75266-0170
 14255379 +EDI: TFSR.COM Jun 22 2019 06:03:00 Toyota Motor Finance, 19001 S Western Ave,
 Torrance, CA 90501-1196
 14255381 +EDI: URSI.COM Jun 22 2019 06:03:00 United Recovery Systems, P.O. Box 722929,
 Houston, TX 77272-2929
 14255382 EDI: RMSC.COM Jun 22 2019 06:03:00 Walmart, PO Box 530927, Atlanta, GA 30353-0927
 TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BMO Harris N.A.
 cr Duquesne Light Company
 cr PNC BANK, NATIONAL ASSOCIATION
 14255367 Brett Shank
 14255368 Brett Shank
 cr* +Franklin Regional Schools Federal Credit Union, 4068 Bushy Run Road,
 Jeannette, PA 15644-4548
 14280491* +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14255380* +Toyota Motor Finance, 19001 S Western Ave, Torrance, CA 90501-1196

TOTALS: 5, * 3, ## 0

District/off: 0315-2

User: dkam
Form ID: 3180W

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Total Noticed: 33

Date Rcvd: Jun 21, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor BMO Harris N.A. ecfmail@mwcc-law.com,
ecfmail@ecf.courtdrive.com
Celine P. DerKrikorian on behalf of Creditor BMO Harris N.A. ecfmail@mwcc-law.com
James Warmbrodt on behalf of Creditor Peoples Natural Gas Company, LLC
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Kenneth Steidl on behalf of Debtor Julie Shank-Michaux julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com; ifriend@steidl-steinberg.com; asteidl@steidl-steinberg.com; todd@steidl-steinberg.com; cgoga@steidl-steinberg.com; rlager@steidl-steinberg.com; leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Robert H. Slone on behalf of Creditor Franklin Regional Schools Federal Credit Union
robertslone223@gmail.com, rslone@pulsenet.com; G17689@notify.cincompass.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com; srk@sjwpgh.com

TOTAL: 10